

# EXHIBIT 12



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LEWIS E KEENER SR  
18535 MICHAELANGELO DR  
DALLAS TX 75287-3324



June 04, 2020

Account number ending in: 1801

Lewis E Keener Sr:

We're forwarding your recent inquiry to the most appropriate business area to review and respond to this matter. You should receive a communication in the near future.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 1.800.472.7970, Monday through Friday, from 8 a.m. to 7 p.m. Eastern.